UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In re:

Devon G. Brooks

Debtor
_______________________________/

Chapter 13
Case No. 12-18547
Honorable Frank J. Bailey

MOTION OF HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-PA3 FOR RELIEF FROM THE AUTOMATIC STAY PURSUANT TO 11 U.S.C. § 362

HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3, a secured lien holder in the above captioned Chapter 13 proceeding, moves this court for an order, pursuant to 11 U.S.C. §362(d) for relief from the automatic stay of 11 U.S.C. §362(a) so that it may foreclose a mortgage which it holds on real property known and numbered as 2-4 Adrian Street, Somerville, Massachusetts 02143. In support of its motion, HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3 states the following:

1. On March 8, 2007, Devon G Brooks executed a note to Wells Fargo Bank, N.A. in the original principal amount of $416,000.00 (the "Note"). The Note was subsequently endorsed in blank and transferred over to Movant (assignee).

2. The Note is secured by a mortgage to Wells Fargo Bank, N.A., dated March 8, 2007 and recorded with the Middlesex County Registry of Deeds at Book 49117, on Page 427 (the "Mortgage"). The Mortgage was subsequently assigned to HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3 by assignment of Mortgage dated January 9, 2012 and recorded with

Middlesex County Registry of Deeds at Book 58283, Page 522.The Mortgage is a first mortgage on real property owned by the Debtor known and numbered as 2-4 Adrian Street, Somerville, Massachusetts 02143 (the "Property").

3. Debtor executed a promissory note secured by a mortgage or deed of trust. The promissory note is either made payable to Creditor or has been duly indorsed. Creditor, directly or through an agent, has possession of the promissory note. Creditor is the original mortgagee or beneficiary or the assignee of the mortgage or deed of trust.

4. HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3 is the current holder of the Mortgage.

5. HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3 is the current holder of the Note.

6. Wells Fargo Bank, N.A. is the servicing agent for HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3.

7. On October 24, 2012, the Debtor filed a petition for relief under Chapter 13 of the United States Bankruptcy Code.

8. The Note and the Mortgage are in default for the November 1, 2012 payment and all subsequent payments, plus reasonable attorney's fees and costs and other charges incurred.

9. There is no other collateral securing the obligation.

10. According to Schedule D, the fair market value of the Property is $490,140.00. HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation,

Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3 estimates that the liquidation value of the Property is no greater than $460,731.60, which is the market value minus 6% for the cost of sale.

11. According to Schedule D, Citibank (South Dakota) N.A. holds an additional lien on the Property in the amount of $12,258.59.

12. According to Schedule D, CitiMortgage holds an additional lien on the Property in the amount of $96,172.93.

13. According to Schedule C, the Debtor is not claiming an exemption in the Property.

14. To the knowledge and belief of HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3, there is no declaration of homestead recorded against the Property.

15. As of April 18, 2017, the total outstanding balance owed on the Note was $526,084.75.

16. The estimated amount of encumbrances on the Property is $634,516.27.

17. The Debtor's arrearage at the time of filing totaled $58,424.10.

18. HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3 is entitled to relief from the automatic stay for cause pursuant to 11 U.S.C. §362(d)(1) because the Debtor has not made payments pursuant to the Note and Mortgage.

19. HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3 is entitled to relief from the automatic stay for cause pursuant to 11 U.S.C. §362(d)(2) because the Debtor has no equity in the Property and the Property is not necessary for an effective reorganization.

WHEREFORE, HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3 moves that the court enter an order granting HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA3 relief from the automatic stay pursuant to 11 U.S.C. §362(d) so that it, and its successors and assigns, may exercise its rights pursuant to the Note and Mortgage in accordance with applicable state and federal law, and may commence a summary process action against occupants of the Property

HSBC Bank USA, National Association as
Trustee for Wells Fargo Asset Securities
Corporation, Mortgage Asset-Backed Pass-
Through Certificates, Series 2007-PA3
By its attorneys,

Date: May 3, 2017

/s/Daniel Murphy

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